UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P O Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/820,199	04/07/2004	Alana King	49335.2600	7410

7590   07/08/2008

Howard Sobelman, Esq.
Snell & Wilmer L.L.P.
One Arizona Center
400 E. Van Buren
Phoenix, AZ 85004-2202

EXAMINER
LIU, I JUNG

ART UNIT	PAPER NUMBER
3694	

MAIL DATE	DELIVERY MODE
07/08/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/820,199	KING ET AL.
	Examiner	Art Unit	
	MARISSA LIU	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS,
WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>08 April 2008</u>.
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
     closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-20</u> is/are pending in the application.
     4a) Of the above claim(s) <u>5 and 18-20</u> is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) <u>1-4 and 6-17</u> is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
      Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
      Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
      a) ☐ All b) ☐ Some * c) ☐ None of:
        1. ☐ Certified copies of the priority documents have been received.
        2. ☐ Certified copies of the priority documents have been received in Application No. _____.
        3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage
            application from the International Bureau (PCT Rule 17.2(a)).
      * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
     Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
     Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

1.   Applicant's election without traverse of Group I: claims 1-4 and 6-17 in the reply filed on

4/8/2008 is acknowledged.

Claim Objections

2.   Claim 1 is objected to because of the following informalities: "a review is not required"

should be replace with "the review is not required. Appropriate correction is required.

Claim Rejections - 35 USC § 112

3.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the
> subject matter which the applicant regards as his invention.

4.   Claim 1 recites the limitation "the selected account statement" in claim 1. There is

insufficient antecedent basis for this limitation in the claim.

5.   Claim 17 recites the limitation "the selected account statement" in claim 1. There is

insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 101

1.   35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or
> any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and
> requirements of this title.

the claimed invention is directed to non-statutory subject matter. Claims 1-16 are rejected under

35 U.S.C. 101. Based on Supreme Court precedent and recent Federal circuit decisions, the

Office's guidance to examiners is that a 101 process must (1) be tied to another statutory class

(such as a particular apparatus) or (2) transform underlying subject matter (such as an article or

materials) to a different state or thing. If neither of these requirements is met by the claim, the method is not a patent eligible process under 101 and should be rejected as directed to non-statutory subject matter. (See Diamond v. Diehr, 450 U.S. 175, 184 (1981); Parker v. Flook, 437 U.S. 584, 588 n.9 (1978); Gottschalk v. Benson, 409 U.S. 63, 70 (1972); Cochrane v. Deener, 94 U.S. 780, 787-88 (1976). The Supreme Court recognized that this test is not necessarily fixed or permanent and may evolve with technological advances. Gottschalk v. Benson, 409 U.S. 63, 71 (1972).)

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

1.   Claims 1-4 and 6-17 are rejected under 35 U.S.C. 103(a) as being unpatentable by Scolini et al., US Pub. No.: 2003/0233321 A1 (PTO 892 form A) in view of background of King et al., US Publication Number: 2005/0228727 A1, in view of Heindel et al., US Patent Number: 6,304,857 B1, further in view of Official Notice.

2.   As per claim 1, Scolini et al. teaches a method for enabling a review of individual account statements assembled for batch printing, comprising:

receiving, from a user, a selection of an account statement from the directory for review (¶ 0006; ¶ 0455; ¶ 1358; page 59);

presenting (¶ 0642); and

receiving, from the user, one of: an approval of the account statement, a rejection of the account statement, a correction of the account statement, a request for regeneration of the account statement, and a request to delete the account statement (¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436).

Scolini does not teach:

preventing the batch printing until the individual account statements are approved and released for printing;

releasing the account statement when the one of the individual account statements is associated with a flag indicating that a review is not required;

generating a directory of individual account statements designated for batch printing; retrieving an account statement from the individual account statements; automatically detecting when the account statement is erroneous, wherein the erroneous account statement includes at least one of erroneous data and missing data and, herein the erroneous account statement is added to an account statement cache; the account statement cache to a user by way of a graphical user interface, wherein the graphical user interface includes a quality review tab and a print status tab; receiving, from the user, a selection of at least one of: the quality review tab and the print status tab; displaying a first subset of the account statement cache within the quality review tab when the user selects the quality review tab, wherein the quality review tab displays at least one of: an account number, a statement date, a statement generation date, a recipient name, and a statement type indicator corresponding to each of the selected account statements; displaying a

second subset of the account statement cache within the print status tab when the user selects the

print status tab, wherein the print status tab displays at least one of: an account number, a

statement date, a statement generation date, a recipient name, and a statement type indicator

corresponding to each of the individual account statements that have been released for printing;

receiving, from the user, a selection of the account statement from the quality review tab;

removing the account statement from the quality review tab; adding the account statement to the

print status tab; releasing the account statement for printing; and removing the account statement

from the print status tab;

Background of King et al. teaches:

preventing the batch printing until the individual account statements are released for

printing (¶ 0002);

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time

the invention was made to add preventing the batch printing until the individual account

statements are released for printing feature to method for a web-based, convergent

communications billing solution for large-scale customer/users of Scolini, because background

of King et al. teaches that adding the feature helps to prevent duplicate billing or loss of the

individual statements (¶ 0002).

Heindel et al. teaches:

statements are approved and releasing the account statement when the account statements

is associated with a flag indicating that a review is not required (column 9, lines 13-24).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the

invention was made to add statements are approved and releasing the account statement when the

statement is associated with a flag indicating that a review is not required to method of Scolini et

al. because Heindel et al. teaches that adding the feature helps to disburse statements

electronically to the consumers or posted to the Web site (column 9, lines 13-31).

  Official Notice is taken that generating a directory of individual account statements,

retrieving statement from statements, automatically detecting when statement is erroneous,

erroneous statement includes erroneous data and missing data and, erroneous statement is added

to cache, cache to a user by way of a graphical user interface, graphical user interface includes

quality review tab and print status tab, receiving, from the user, a selection of at least one of: the

quality review tab and the print status tab, displaying a subset of cache within tab when user

selects tab, wherein tab displays at least one of: an account number, a statement date, a statement

generation date, a recipient name, and a statement type indicator corresponding to each of

statements, displaying a subset of cache within tab when user selects tab, wherein tab displays at

least one of: an account number, a statement date, a statement generation date, a recipient name,

and a statement type indicator corresponding to each of the individual account statements that

have been released for printing, receiving, from the user, a selection of the account statement

from the quality review tab, removing statement from tab, adding statement to tab, releasing

statement for printing and removing statement from tab features is old and well known in the

banking/commercial industry as a convenient way for company or individual to efficiently

review account statements or detect account statements error. Therefore, it would have been

obvious at the time of the invention to have included the features to enabling a review.

3.   As per claim 2, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 1 described above. Scolini et al. further teaches the method comprising: enabling the batch printing only after all the individual account statements are approved and released for printing (¶ 0448; ¶ 0273; ¶ 0636; ¶ 0642; ¶ 1221; ¶ 1230).

4.   As per claim 3, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 2 described above. Scolini et al. further teaches the method comprising: generating a report corresponding to the batch printing (¶ 1214).

5.   As per claim 4, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 3 described above. Scolini et al. further teaches the method comprising: approving and releasing any of the individual account statements that are not selected for review (¶ 0487-¶ 490).

6.   As per claim 6, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 5 described above. Scolini et al. further teaches the method comprising: receiving the correction to the account statement from the user (¶ 1218; ¶ 1433), the correction including at least one of: a change of a value appearing on the account statement and a change of a layout of the account statement (¶ 1218; ¶ 1433; ¶ 0173; ¶ 0365; ¶ 0508; ¶ 01254).

7.   As per claim 7, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 6 described above. Scolini et al. further teaches the method comprising: receiving the change of the value appearing on the account statement, wherein the value is not changed in a financial database from which the individual account statements are

generated; and requiring a regeneration of the account statement in response to the change in the value (¶ 0215; ¶ 0224-0225; ¶ 0227 ¶ 0244-0247).

8.   As per claim 8, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 7 described above. Scolini et al. further teaches the method comprising: receiving the change of the layout from the user, wherein the layout of the account statement is changed and regeneration of the account statement is not required (¶ 1218; ¶ 1433; ¶ 0173; ¶ 0365; ¶ 0508; ¶ 01254).

9.   As per claim 9, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 8 described above. Scolini et al. further teaches the method comprising:

      receiving the approval of the account statement from the user (¶ 0127; ¶ 0134);

      receiving a release from the user for printing the account statement (¶ 0127; ¶ 0677); and

      printing all the individual account statements when there are no further individual account statements selected for review (¶ 0127; ¶ 0677).

10.   As per claim 10, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 9 described above. Scolini et al. further teaches the method comprising: receiving the approval of the account statement from the user, wherein a release from the user for printing the account statement is not received (¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436); and placing the approved account statement in the directory for review (¶ 0006; ¶ 0455; ¶ 1358; page 59).

11.   As per claim 11, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 10 described above. Scolini et al. further teaches the method comprising: receiving an unapproval of the approved account statement from a second user; and preventing the batch printing of all the individual account statements until an approval of the unapproved account statement is received (¶ 0448; ¶ 1221; ¶ 1230).

12.   As per claim 12, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 11 described above. Scolini et al. further teaches the method comprising: receiving the request for regenerating the account statement; receiving new data for the account statement from a financial database; and regenerating the account statement using the new data, wherein remaining individual account statements are not regenerated due to regeneration of the account statement (¶ 0215; ¶ 0224-0225; ¶ 0227 ¶ 0244-0247).

13.   As per claim 13, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 12 described above. Scolini et al. further teaches the method comprising: receiving the request to purge the account statement (¶ 0710; ¶ 0740-07430); and removing only the purged account statement from the batch printing (¶ 0710; ¶ 0740-0743; ¶ 0923).

14.   As per claim 14, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 13 described above. Scolini et al. further teaches the method comprising: receiving a request from the user to print only the account statement on a local printer; and locally printing the selected account statement without printing all the individual account statements (¶ 1214; ¶ 1220-1221).

15.   As per claim 15, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 14 described above. Scolini et al. further teaches the method comprising: generating a report corresponding to the batch printing of the individual account statements, the report comprising at least one of a number of the individual account statements selected for quality review, a number of the individual account statements printed in the batch printing, a financial amount corresponding to changes made in the individual account statements, and a number of errors in the individual account statements (¶ 1214; ¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436).

16.   As per claim 16, Scolini et al., Official Notice, background of King et al., and Heindel et al. teach the method of claim 15 described above. Scolini et al. further teaches said individual account statements comprising individual credit card account statements (¶ 0257; ¶ 1015).

17.   As per claim 17, claim 17 is equivalent of claim 1. Please see claim 1 rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA LIU whose telephone number is (571)270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. L./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694